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Amendment and Reply (15 pgs.)

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Date: December 20, 2005By: Seborah A. Min**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on October 4, 2005, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.

AXP Matter No. TH200105559
1755965.3